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U.S. Bureau of Old-Age and Survivors Insurance

OASI handbook for employees

[Washington]

[1944]

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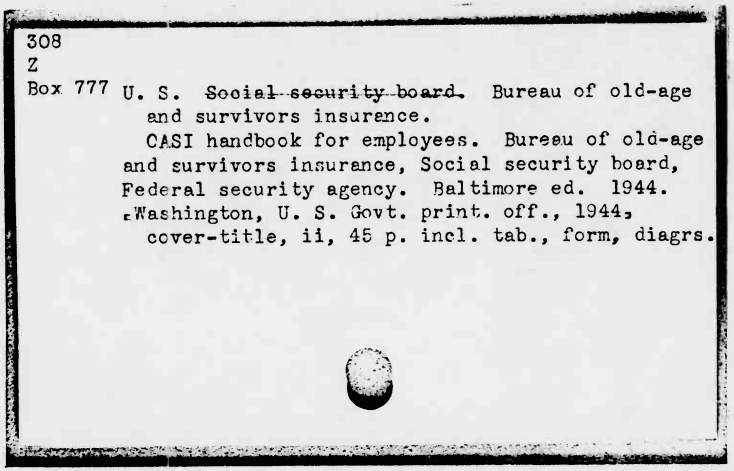

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HANDBOOK FOR EMPLOYEES

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE
SOCIAL SECURITY BOARD
FEDERAL SECURITY AGENCY

BALTIMORE EDITION 1944

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I. FOREWORD

This handbook has been prepared to give you a picture of what OASI (Bureau of Old-Age and Survivors Insurance) is, what it is doing, and to outline your privileges and obligations as an employee.

The job of helping to provide economic security for people should command our wholehearted interest and our very best efforts. We have included in a later section of the handbook, a brief explanation of why we have social security. Read this! Think about it and about the other interesting material here available to you! If you do, I am sure you will conclude that together we have a job to do that is interesting and, as well, worth doing.

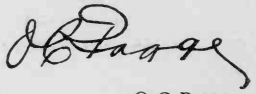
Social insurance legislation is far from static—it is constantly on the move, and always advancing. The Social Security Act of 1935 provided, among other things, some degree of insurance against the risk to a worker's security brought about by old age. Based upon contributions by the worker and his employer, it provided for monthly payments to aged wage earners who had accumulated credits under the system. The 1935 Act also provided for Federal participation in State programs for unemployment insurance, aid to dependent children, maternal and child welfare, aid to the blind, and for public health work.

In 1939 the Social Security Act was amended to provide for monthly benefits to the survivors of workers who die after having attained an insured status under the system. Under the new act, widows with minor children may receive monthly benefits until such children reach 18, an aged wife of an insured worker may receive monthly checks supplementing those of her retired husband, and after the latter's death she may receive an increased benefit as long as she lives. Monthly benefits are also provided, under certain conditions, for minor children or aged parents who were dependent on the worker at the time of his death.

Although the present program may sound quite ambitious from the above description, the end of expansion is still not in sight. On June 3, 1943, there was introduced in Congress a bill, which if passed, will amend the Social Security Act still further. The purpose of this bill is to broaden the scope of the program by providing insurance to take care of disability, medical care (including maternity cases), and hospitalization.

It also proposes to extend the coverage to certain types of workers who were previously excluded. Agricultural workers and domestics are two of the groups to which we refer.

Social insurance is on the march; although in this country, it is, practically speaking, in its infancy. Those of you who are interested in a career in Government service may consider our organization an excellent place for such a career. For our part, we are eager to have you and are equally anxious to make the Bureau of Old-Age and Survivors Insurance an interesting and a happy place in which to work. Lots of luck to you in your new job!



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II. SOCIAL SECURITY

WHY SOCIAL SECURITY?

Insecurity is as old as mankind. The income of most families has always been insecure because the breadwinner in the family might become ill or disabled through an accident, die prematurely, become infirm in old age or be unable to find work.

Modern industrial society is so complex that the problem of insecurity of income is much more serious than in the days of our colonial forefathers. Then, most of the people in this country were farmers living on their own land or craftsmen who worked for themselves. Security against the hazards of old age and ill health was largely a matter of individual thrift, hard work, and the ability to look ahead. Most men made the things they and their families needed or secured them by exchanging their own products for them.

As the country grew, business units grew so that more and more business men hired employees to do their work for them. In time, great factories developed and large chains or corporations were formed to distribute and sell the new articles. As a result, more and more men were hired to operate the machines to help run the details of the great organizations, and to sell the products. These people receive wages for their work and became entirely dependent for their livelihood on the money they received from week to week from their employers. Often these wages were barely enough to take care of their immediate needs without anything left over "for a rainy day."

In addition, the invention of new machines and intense competition between manufacturers frequently caused business failures or the complete abandonment of the product made. The closing down of the factory and the "lay-off" were beyond the worker's control and cut off his income without warning. This affected his family just as completely as if he had died or was too ill to work. Sometimes the factories closed down all over the country at the same time so that no matter how hard he tried, the wage earner could not find a job. During 1920–1929, when machines were humming busily, one worker in twelve was out of a job; in 1932 and 1933, at least one in three could not find work.

The modern factory system requires workers to crowd together in large cities. Instead of owning a homestead with

a little plot of ground, the typical city worker rents his home and has little or no ground on which to raise things. Children are an expense, instead of being able to help the father with his work. Old people are in the way and a burden in crowded flats.

Consequently, old age, the death of the wage earner while his children were still young, or prolonged illness could not be provided for through the average worker's own efforts.

Germany, England, France, and other industrial countries passed laws providing security for workers long before the United States did. For a number of years, individual State governments in this country enacted laws seeking to ease the economic misfortunes brought about by our industrial society. These laws tried to overcome such things as lack of support for old people and for orphans. In periods of prolonged general depressions, however, it was usually found that the resources of the State governments were inadequate for providing help to all who needed it.

In the belief that there was a serious need for Government action, President Roosevelt appointed in 1934 a group known as the Committee on Economic Security. This committee was instructed to make a study of the whole problem and to recommend Federal legislation. A bill based on the committee's recommendation was finally introduced in Congress and was passed by a vote of 77 to 6 in the Senate and by 372 to 33 in the House. On August 14, 1935, the President approved the new law known as the Social Security Act. In 1939 the act was amended to broaden the scope of the programs and to make some changes in the financial provisions. A very brief description of the different programs included under the Social Security Act will be found later in this section.

By a coincidence, the sixth anniversary of the approval of the Social Security Act (August 14, 1941) was the day on which Prime Minister Churchill and President Roosevelt met on the high seas to sign the Atlantic Charter. The important place that security occupies in the aspirations of mankind and in the aims of this generation is shown by the fifth and sixth points of the Atlantic Charter, quoted below:

"Fifth. They desire to bring about the fullest collaboration between all nations in the economic field with the object of securing for all, improved labor standards, economic adjustment and social security;

"Sixth. After the final destruction of the Nazi tyranny, they hope to see established a peace which will afford to all nations the means of dwelling in safety within their own boundaries and which will afford assurance that all the men in all the lands may live out their lives in freedom from fear and want;"

You were given a copy of "Why Social Security?" a pamphlet published by the Social Security Board. This pamphlet presents in a very interesting fashion the story of social security described briefly above. The pamphlet is illustrated by Hendrik Van Loon. Read it to the end. You will be sure to enjoy it.

THE SOCIAL SECURITY ACT

Four types of programs are included under the eleven separate titles (parts) of the Social Security Act. These four programs are described here very briefly just to give you a general idea of their scope and nature. The Library has many books giving each of these more thorough treatment.

Public Assistance Program.—Titles I, IV, and X cover the public assistance program. They provide for grants by the Federal Government to States for this purpose. The Federal Government matches dollar for dollar up to certain limits, amounts spent by the States for money payments to aid (I) needy persons aged 65 or over, (IV) dependent children under 16 (or under 18 if attending school) living with specified relatives, and (X) needy blind persons.

This program is run entirely by the States. The Social Security Act sets up certain standards which the State plans for public assistance must meet, specifies the maximum payments the Government will match, and provides for additional payments to help meet the States' administrative costs. The Social Security Board's Bureau of Public Assistance acts for the Federal Government in administering the title covering this program.

Welfare Program.—Titles V and VI of the Social Security Act provide grants to the States to furnish needed services which are not otherwise available to many people—services aimed to improve the health of mothers and children and to reduce deaths in childbirth and infancy; welfare services for children who are homeless, dependent, neglected, or in danger of becoming delinquent; medical, surgical, corrective, and other services for crippled children; vocational training for persons unable to earn a living in their former occupations because of injuries, and public-health services. The administration of these services also is left to the States but the Federal Government furnishes grants to assist in financing them when the States have fulfilled the conditions stated in the act. The Federal Government checks on the administration of the State plans and gives technical help and advice to the States concerning these services.

These welfare services of the act are not administered by the Social Security Board. Three of them are administered by other units of the Federal Security Agency: Public-health services and public-health investigations by the Public Health

Service and vocational rehabilitation by the Office of Education. The Children's Bureau of the Department of Labor is responsible for the maternal and child-health and child-welfare programs and for services to crippled children.

Employment Security Program.—The employment security program has two purposes: (1) to assist workers to find suitable jobs and employers to find qualified workers and (2) to assist the States in providing unemployment compensation to workers who are out of jobs through no fault of their own and who are able and willing to work.

Under this program, the Federal Government grants to each State having an approved unemployment insurance law money to cover the costs of administration of that law. Title III of the Social Security Act sets up the standards and requirements which must be met by the States in order to qualify for Federal grants.

Other aspects of the employment security program are covered by chapter 9 of the Internal Revenue Code which provides for pay-roll taxes on employers of eight or more and by the Wagner-Peyser Act of 1933, as amended in 1938. This law provides for Federal grants to the States for the development of their own public employment services. It also provides for maintaining an employment service for veterans, a farm placement service, and a public employment service for the District of Columbia. The Bureau of Employment Security in the Social Security Board is responsible for the Federal participation in this program.

Unlike public assistance, unemployment compensation was an undertaking in which the people of the United States had had little experience prior to the passage of the Social Security Act. When the act was introduced in Congress, only one State had an unemployment compensation law. By July 1937 all of the States, the District of Columbia, Hawaii, and Alaska had unemployment compensation laws approved by the Social Security Board. The first benefits under these laws were paid in August 1936 in the State of Wisconsin; all jurisdictions were paying this type of benefit by July 1939.

Old-Age and Survivors Insurance Program.—This is the only one of the four social security programs in the Social Security Act which is administered entirely by the Federal Government. All the other programs are State adminstered under Federal supervision and with various degrees of Federal control. Title II of the act contains the details of this program except for the taxing provisions which will be found in chapter 9 of the amended Internal Revenue Code. The latter provisions are also known as the Federal Insurance Contributions Act. The old-age and survivors insurance program is intended to provide an income for workers when they have

reached the age of 65 if they have retired from regular work. If the worker dies before reaching the age at which benefits start, his widow, his dependent children or his aged parents may claim monthly survivors' benefits. If he leaves no heirs eligible for such payments, other heirs may claim a lump-sum benefit.

Title II, as amended in 1939, establishes the Federal Old-Age and Survivors Trust Fund. The full amount of taxes received under the Federal Insurance Contributions Act is deposited every year into this trust fund. Title II also defines "covered" employment—that is, it specifies just what occupations, under the provisions of the title, and what industries and activities are excluded. Only the wage credits secured by workers in such "covered" employment may be credited to their accounts and used as the basis for the computation of benefit payments. The Federal Insurance Contributions Act provides for a tax on the wages of employees in the very same occupations and industries defined as "covered" employment in title II.

The Bureau of Old-Age and Survivors Insurance and the Treasury Department cooperate in carrying out this program. The Treasury Department takes care of the trust fund, collects the taxes, and prepares and mails the checks for the payment of claims. The Bureau of Old-Age and Survivors Insurance is responsible for all other necessary administrative work. This includes the setting up of an account for each employee, the recording of wage credits as employers send in reports, the decision as to who is eligible for benefits, what type of benefit they will get (monthly or lump-sum) and the continuous recertifying of beneficiaries if they continue to be eligible for benefits.

The taxing provisions of the program became effective at the beginning of 1937. However, the issuance of social security account numbers and the setting up of employee accounts began in the latter part of 1936. For the huge job of establishing millions of accounts, electrical tabulating machines were installed in the Accounting Operations Division in Baltimore. Approximately 2,000 persons were then employed for the establishment of these records. The job of recording wage credits from the quarterly reports sent in by employers proved to be an even bigger task, requiring (at the present time) over 4,000 people.

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III. THE JOB OF THE BUREAU OF OLD-AGE AND SURVIVORS INSURANCE

FUNCTIONS OF THE BUREAU

Since your work is entirely within the Bureau of Old-Age and Survivors Insurance, a little more space is devoted here to the organization of that Bureau and to its work. These are all of its duties:

1. To set up and maintain accounts of earnings of all wage earners in employment covered by title II of the Social Security Act;

2. To help persons applying for benefits under title II in developing their claims;

3. To determine the amounts of such benefits and to certify these amounts to the Treasury for payment;

4. To keep current records of changes in status of beneficiaries so that they will continue to receive their payments from the Treasury as long as they are entitled to them;

5. To maintain contacts with other agencies of the Federal, State, and local Governments and with industrial concerns to carry on the old-age and survivors insurance program and to help the Treasury Department in its job of carrying out the taxing provisions of the program;

6. To make administrative, economic, and actuarial studies necessary for appraising the Bureau's operations and to recommend the most effective methods of providing economic security through social insurance.

In addition to the functions listed above, the Bureau has undertaken new activities directly related to the war. These are:

7. To administer the civilian war benefit program. Benefits under this program are payable to a civilian who is disabled because of an injury received as a result of enemy action occurring in the United States, Alaska, Hawaii, Puerto Rico, or the Virgin Islands and to a volunteer civilian defense worker who is disabled while performing his official duties. Benefits are payable to dependent wives, children, and aged parents of a civilian who is killed as a result of enemy action or of a civilian defense worker who dies as a result of an injury received in the performance of his official duties. Benefits are also payable to dependents of civilians missing or detained as a result of enemy action outside the United States, Alaska, Hawaii, Puerto Rico, or the Virgin Islands;

8. To make punch-card listings and statistical tabulations of occupational skills, inventory of equipment, etc., as requested by the war agencies;

9. To undertake special surveys of employers and business establishments to secure information requested by war agencies.

ADMINISTRATIVE ORGANIZATION

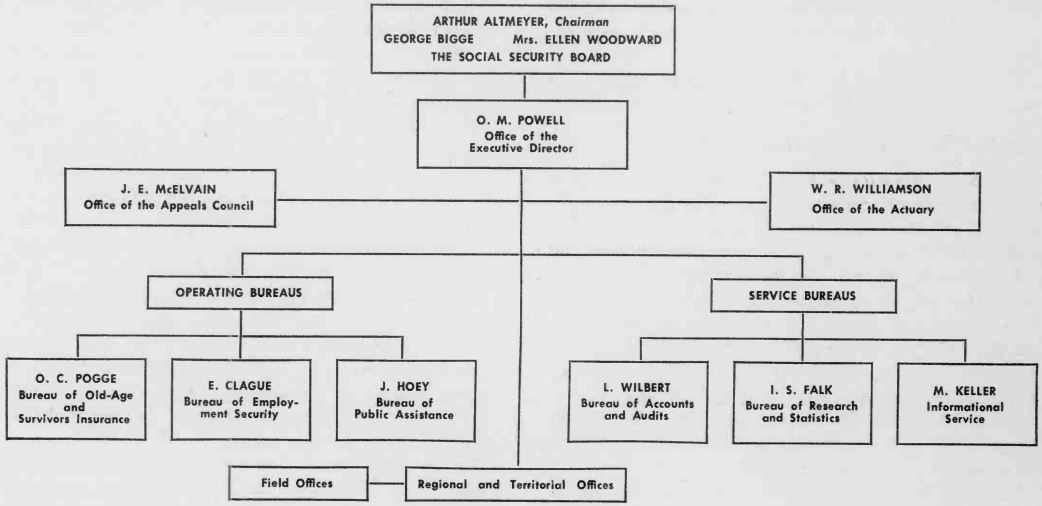
The Social Security Board.—The Social Security Board is a part of the Federal Security Agency, which also includes the Public Health Service, the Food and Drug Administration, the Office of Education, the Office of Vocational Rehabilitation, and Saint Elizabeths Hospital. On the next page you will find a chart illustrating the organization of the Social Security Board. Note that there are six bureaus in all. Three of them, namely, the Bureau of Old-Age and Survivors Insurance, the Bureau of Public Assistance, and the Bureau of Employment Security are considered "operating" or "program" bureaus. The remaining three, namely, the Bureau of Accounts and Audits, the Bureau of Research and Statistics, and the Informational Service are known as the "service" bureaus.

Although the entire organization shown on the chart is called the "Social Security Board," the "Board" itself is really a group of three persons who are responsible for the carrying on of all the programs in the act. The three members of the "Board" are appointed by the President, with the advice and consent of the Senate, for a period of 6 years each. Their terms of office overlap in order to assure at all times a majority of experienced members. The law also directs that only two of the members may be of the same political party.

The Office of the Appeals Council was established for the purpose of hearing and reviewing claimants' appeals from the decisions of the Bureau of Old-Age and Survivors Insurance. This office includes a council of 3 members in Washington and referees who hold hearings in each of the 11 regions. They are administratively independent of the Bureau of Old-Age and Survivors Insurance and of the regional offices.

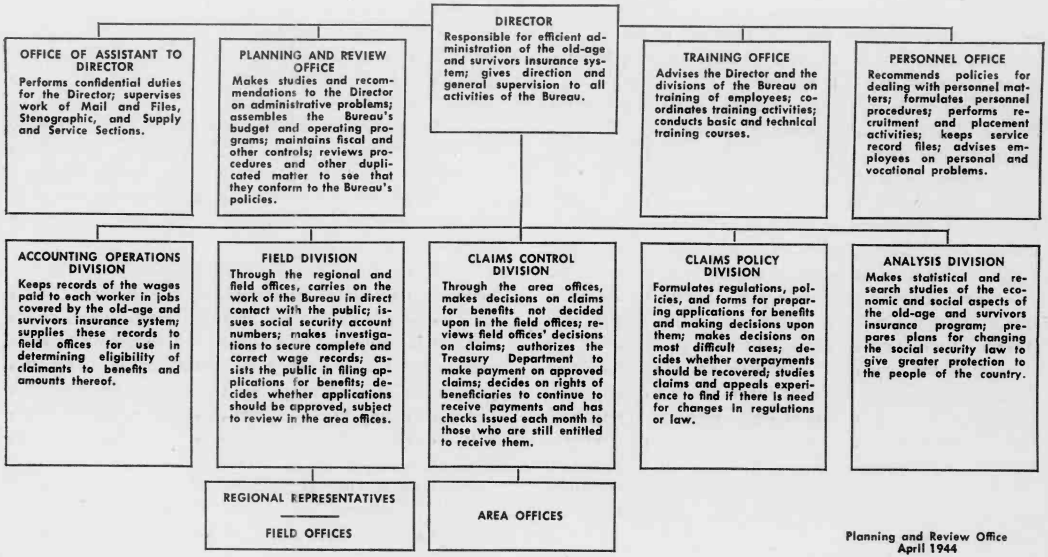
Regional and Field Offices.—Decentralized service is provided to State and Federal agencies operating throughout the continental United States and its Pacific territories through 11 regional offices and 2 territorial offices established by the Social Security Board. All operations of the Board in each region are under the supervision of a regional director; territorial directors perform the same function for Alaska and Hawaii.

The Bureaus of the Board are represented on the staff of each regional office. Old-age and survivors insurance representatives supervise the administration of the field offices in their regions; the representatives of the Bureaus of Public Assistance and Employment Security render technical advice to the regional



SOCIAL SECURITY BOARD

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE


DIRECTOR
Responsible for efficient administration of the old-age and survivors insurance system; gives direction and general supervision to all activities of the Bureau.
OFFICE OF ASSISTANT TO DIRECTOR
Performs confidential duties for the Director; supervises work of Mail and Files, Stenographic, and Supply and Service Sections.
PLANNING AND REVIEW OFFICE
Makes studies and recommendations to the Director on administrative problems; assembles the Bureau's budget and operating programs; maintains fiscal and other controls; reviews procedures and other duplicated matter to see that they conform to the Bureau's policies.
TRAINING OFFICE
Advises the Director and the divisions of the Bureau on training of employees; coordinates training activities; conducts basic and technical training courses.
PERSONNEL OFFICE
Recommends policies for dealing with personnel matters; formulates personnel procedures; performs recruitment and placement activities; keeps service record files; advises employees on personal and vocational problems.
ACCOUNTING OPERATIONS DIVISION
Keeps records of the wages paid to each worker in jobs covered by the old-age and survivors insurance system; supplies these records to field offices for use in determining eligibility of claimants to benefits and amounts thereof.
FIELD DIVISION
Through the regional and field offices, carries on the work of the Bureau in direct contact with the public; issues social security account numbers; makes investigations to secure complete and correct wage records; assists the public in filing applications for benefits; decides whether applications should be approved, subject to review in the area offices.
CLAIMS CONTROL DIVISION
Through the area offices, makes decisions on claims for benefits not decided upon in the field offices; reviews field offices' decisions on claims; authorizes the Treasury Department to make payment on approved claims; decides on rights of beneficiaries to continue to receive payments and has checks issued each month to those who are still entitled to receive them.
CLAIMS POLICY DIVISION
Formulates regulations, policies, and forms for preparing applications for benefits and making decisions upon them; makes decisions on most difficult cases; decides whether overpayments should be recovered; studies claims and appeals experience to find if there is need for changes in regulations or law.
ANALYSIS DIVISION
Makes statistical and research studies of the economic and social aspects of the old-age and survivors insurance program; prepares plans for changing the social security law to give greater protection to the people of the country.
REGIONAL REPRESENTATIVES
FIELD OFFICES
AREA OFFICES

Planning and Review Office
April 1944

directors and State agencies with reference to Federal-State programs; and the representatives of the service bureaus and offices provide necessary technical assistance to the regional directors, to the representatives of the three operating bureaus, and to the responsible State agencies.

The field offices of the Board carry on the work of the Bureau of Old-Age and Survivors Insurance only. They are responsible directly to their regional offices and through them to the Bureau of Old-Age and Survivors Insurance.

The Bureau.—As you may see by examining the organizational chart, the Bureau of Old-Age and Survivors Insurance consists of divisions and offices. The major parts of the Bureau are the divisions, while the offices shown on the chart are the "specialists" of the Director's own staff. The work done by the five divisions is divided on a functional basis; that is, each division's work is different from all the others. However, the work of all the divisions is interrelated by the fact that it all has to do with old-age and survivors insurance accounts, determination of benefits, solution of special problems arising from these first two, or special services necessary for the continuation and improvement of these functions. The divisions and offices are divided into two or more sections, most of which are, in turn, broken down into units, some units being further divided into subunits.

Office of the Director.—The Office of the Director is responsible for the direction and general supervision of the activities and operations of the Bureau. It is especially concerned with the planning of the old-age and survivors insurance program and the coordinating of all the activities of the various parts of the Bureau.

The Assistant to the Director helps the Director in carrying out confidential assignments. He also represents the Director in interbureau and interagency conferences on administrative matters and has the job of directing and controlling the activities of the Mail and Files Section, Stenographic Section, and Supply and Service Section.

The Planning and Review Office helps the Director in considering administrative problems and is responsible for the fiscal planning of the Bureau. It conducts management studies and administrative and fiscal surveys and makes recommendations to the Director on the basis of these studies. This office prepares the Bureau's budget and is responsible for developing and coordinating fiscal and administrative reports and controls. It also coordinated the activities of the procedural staffs of the various operating divisions.

The Training Office is constantly developing and improving a broad, coordinated program of in-service training. It is responsible for the organization, analysis, and general operation

of this program. It also serves as training consultant to line officers, assists in program administration, appraises and evaluates the training carried on and lends professional assistance in conducting particular phases of training.

The Personnel Office formulates personnel procedures and recommends personnel policies for the Bureau. It is responsible for the recruitment and placement of Bureau personnel except some field office employees. It reviews and coordinates all personnel actions by the various parts of the Bureau and maintains the Pay Roll Recruitment and Placement, and Appointment Sections. The Personnel Office also provides complete counseling services; develops methods of evaluating and improving employee performance and morale and takes care of all other phases of personnel work.

Field Division.—The Field Division, operating through the regional and field offices, brings the services and activities of the Bureau to wage earners, claimants, beneficiaries, employers, and other interested persons in all parts of the country. It is responsible for the conduct of field operations, particularly the issuance of social security account numbers, investigations of wage records, and the development of claims for benefits. The field office makes the first determination as to the claimants' eligibility for benefits. There are over 400 field offices throughout the country. These represent the only personal contact the public has with our Bureau.

Accounting Operations Division.—The Accounting Operations Division is responsible for setting up and maintaining individual records of earnings for employees covered by the old-age and survivors insurance program. It assigns identification numbers to employers covered by title II and it furnishes certified wage records to field offices to be used in the determination of benefits payable to claimants. In addition, this division performs the mechanical and clerical operations in connection with the reporting of wages and the development of statistics on wages and on certain types of claims. At the present time, this division is housed entirely in the Candler Building, Market Place and Pratt Street, Baltimore, Maryland.

Claims Control Division.—The Claims Control Division operates through five area offices located in the following cities: New York, Philadelphia, Chicago, New Orleans, and San Francisco. Its duties include reviewing of claims determinations made in the field offices and certifying awarded claims to the Treasury Department for payment. It also maintains current records of beneficiaries and of changes in their status which affect their receipt of benefits. The area offices must recertify monthly to the Treasury Department those claimants who continue to be eligible to receive payments.

Claims Policy Division.—The Claims Policy Division

formulates the claims regulations, policies, and forms for the development, adjudication, and review of claims in the field and area offices. It decides special questions involved in claims submitted to it when no policy has been previously established. It also reviews the briefs of cases where appeals are made from the Bureau's decisions. Other duties are: the improvement in administration of the present program and the study of the feasibility of expanding the program.

Analysis Division.—The Analysis Division analyzes the economic and social aspects of the operations of the old-age and survivors insurance program. It plans and analyzes reports of statistics on wages, employment, and claims. It is responsible for the development of background material, statistical data, and actuarial estimates necessary for the advanced planning of the program for covered and noncovered groups. It renders technical advice to the Director on problems in the field of economics, social insurance, and life insurance and develops and analyzes possible amendments to title II of the Social Security Act. This division makes work-load estimates required for budgeting and planning current operations.

Lines of Authority.—The Director of the Bureau is responsible for and directs the activities of all divisions and offices. Proceeding down the organizational line, the head of each section, unit, or subunit is subject to the supervision and direction of his immediate superior and is responsible to him for the entire work of his own section, unit, or subunit.

As an employee, you will receive supervision and instructions from your immediate supervisor who is responsible for the kind of work that you do.

IV. YOUR JOB IN THE BUREAU OF OLD-AGE AND SURVIVORS INSURANCE

WHAT THIS SECTION COVERS

The Bureau of Old-Age and Survivors Insurance employs about 9,000 persons. These employees are engaged in a wide variety of jobs. They are administrators, economists, statisticians, lawyers, typists, clerks, and laborers. In an organization as large as ours, the way that the over-all job is done depends mainly upon the way in which the efforts of all its people are directed and coordinated. The personnel policies and regulations of the Bureau are designed to make it operate as smoothly and efficiently as possible. Some of them are laid down by Congress, others by order of the President or the Civil Service Commission, and still others by the Federal Security Administrator, the Social Security Board, and the Director of the Bureau of which you are a part.

This section does not include all of these policies and regulations but only those which are most generally applicable and most necessary for an OASI employee to know. If you would like to have more specific information about any of the points covered, your supervisor or the Personnel Office will be glad to answer your questions.

AS A CIVIL SERVICE EMPLOYEE

You Are Appointed.—Positions in the Bureau of Old-Age and Survivors Insurance, as in all Federal agencies, are subject to civil service laws and war service regulations. In the filling of every job, the aim is to select the person best qualified to perform the duties of the position. In your job we believe that person is you. If you have been recently appointed, you hold a "war service appointment" for the duration of the war and six months thereafter.

Just as every other employee of the Federal Government, you subscribed to the oath of office provided by law before you started on your job. In case you were a little nervous when you took this oath, we are repeating it here so that you can read it more carefully.

"I, ..., do solemnly swear (or affirm) that I will support and defend the Constitution of the United States against all enemies, foreign and domestic; that I will bear true faith and allegiance to the same; that I take this obligation freely, without any mental reservation or purpose of evasion; and that I will well and faithfully discharge the duties of the office on which I am about to enter. So help me God."

You Begin A Career.—The personnel policy of the Social Security Board (of which the Bureau of Old-Age and Survivors Insurance is a part) is to develop a career service for its employees. Among other things, a career service means selection and promotion through merit, security of tenure for competent employees, equal pay for equal work and freedom from political interference.

Of course, employees cannot expect to benefit from the career service unless they are willing to contribute their efforts and cooperation to its development. It is obvious, therefore, that under a career service certain definite responsibilities rest upon the employees. The following paragraphs attempt to describe these responsibilities as well as the privileges which come with employment in our Bureau.

Your Job Is Classified.—Every position in the Bureau is made up of a number of different duties varying in degree of difficulty and responsibility. An effort is made to see that positions that are equally difficult and responsible are assigned the same grade and the same pay. For example, if you are an Under File Clerk in a CAF–1 job in the Accounting Operations Division, then your duties and responsibilities should correspond closely with those of all other Under File Clerks in the same division and in other offices of the Bureau. This means that your pay range will be the same as theirs. If you are a Junior Stenographer in a CAF–2 job in a field office of the Bureau, your job will involve approximately the same degree of knowledge and responsibility as that of other Junior Stenographers in other field offices as well as in the central office of the Bureau.

Perhaps we should explain what "CAF–1" and "CAF–2" mean. The Classification Act of 1923, as amended, established the Federal classification system. All positions are divided among the following "services":

Professional and Scientific (P)
Clerical, Administrative, and Fiscal (CAF)
Subprofessional (SP)
Custodial, Protective, and Crafts (CPC), and

CLASSIFICATION PAY SCALE

P	CAF	SP	CPC	Salary Range						
.....	.....	.....	1	$720	$780	$840	$900	$960	.....	.....
.....	.....	.....	2	1,200	1,260	1,320	1,380	1,440	$1,500	.....
.....	.....	1	.....	1,200	1,260	1,320	1,380	1,440	1,500	$1,560
.....	1	.....	.....	1,260	1,320	1,380	1,440	1,500	1,560	1,620
.....	.....	.....	3	1,320	1,380	1,440	1,500	1,560	1,620	.....
.....	.....	2	.....	1,320	1,380	1,440	1,500	1,560	1,620	1,680
.....	2	3	.....	1,440	1,500	1,560	1,620	1,680	1,740	1,800
.....	.....	.....	4	1,500	1,560	1,620	1,680	1,740	1,800	1,860
.....	3	4	.....	1,620	1,680	1,740	1,800	1,860	1,920	1,980
.....	.....	.....	5	1,680	1,740	1,800	1,860	1,920	1,980	2,040
.....	4	5	.....	1,800	1,860	1,920	1,980	2,040	2,100	2,160
.....	.....	.....	6	1,860	1,920	1,980	2,040	2,100	2,160	2,220
1	5	6	.....	2,000	2,100	2,200	2,300	2,400	2,500	2,600
.....	.....	.....	7	2,040	2,100	2,160	2,220	2,300	2,400	2,500
.....	.....	.....	8	2,200	2,300	2,400	2,500	2,600	2,700	2,800
.....	6	7	9	2,300	2,400	2,500	2,600	2,700	2,800	2,900
2	7	8	10	2,600	2,700	2,800	2,900	3,000	3,100	3,200
.....	8	.....	.....	2,900	3,000	3,100	3,200	3,300	3,400	3,500
3	9	.....	.....	3,200	3,300	3,400	3,500	3,600	3,700	3,800
.....	10	.....	.....	3,500	3,600	3,700	3,800	3,900	4,000	4,100
4	11	.....	.....	3,800	4,000	4,200	4,400	4,600	.....	.....
5	12	.....	.....	4,600	4,800	5,000	5,200	5,400	.....	.....
6	13	.....	.....	5,600	5,800	6,000	6,200	6,400	.....	.....
7	14	.....	.....	6,500	6,750	7,000	7,250	7,500	.....	.....
8	15	.....	.....	8,000	8,250	8,500	8,750	9,000	.....	.....

Clerical Mechanical (There are no positions of this type in the Social Security Board).

Within each of the services, positions are numbered by grade starting with 1 as the lowest level within the service and running up to a maximum grade of 8 in the Professional and Scientific Service, 15 in the Clerical, Administrative, and Fiscal Service, 8 in the Subprofessional Service, and 10 in the Custodial, Protective, and Crafts Service. These grades are referred to as P–4, CAF–2, CPC–3 and so on. For each grade there is a range of salary composed of several steps. The Classification Pay Scale on page 17 shows the salary ranges for the various grades in the four principal services.

It is important to remember that it is the position that is classified, not the employee, although an employee must, of course, possess the qualifications necessary to perform the duties of his position. The position is a small unit of the Bureau's organization and ordinarily remains substantially the same whoever occupies it. A person employed as a messenger or a typist must be classified as a messenger or a typist, even though he may possess the qualifications for high-grade professional or administrative work.

If you feel that the work you are doing is not properly classified you may talk to your supervisor about requesting a reclassification. If your supervisor and the supervisor next in line do not agree with you about a reclassification, you may call upon the Personnel Office for assistance in presenting your case in the proper way.

You Are Trained.—You will be given plenty of assistance in becoming an efficient employee. Job instruction is largely the responsibility of your supervisor, who will instruct you in your duties and direct and review your work. He will also inform you of all new policies and procedures affecting your work and acquaint you with the over-all purposes and functions of our organization.

This "on-the-job" training is not the only kind you will receive. It is supplemented from time to time by bulletins, manuals, and handbooks; by conferences and group discussions; by visits to other parts of the Bureau; by training courses and other appropriate methods.

At the earliest possible opportunity, you will attend a Staff Induction Course. This course consists of from 12 to 13 periodic meetings of about one hour each. There is group discussion of the background and philosophy of social insurance, the provisions of all programs under the Social Security Act, and the technical aspects of the old-age and survivors insurance program in particular. You will receive this course from a member of

the Training Office staff. This course is intended to acquaint you with the social philosophy and the development of thought in the history of social security as well as the place that old-age and survivors insurance holds in the social security program as a whole.

You Serve a Trial Period.—Like every other new employee you will serve a trial period of one year. During this time, you will have ample opportunity to show what you can do on the job. Your supervisor will provide you with training and other help and will tell you all your shortcomings frankly if you ask him and probably even if you don't. When possible, a probationer who does not qualify for his position will be assigned to some other work. Otherwise he may be dismissed, but unless he is dismissed for delinquency or misconduct, his name will be restored to the civil service register from which he was appointed. Because of an urgent necessity for filling a vacancy in a position of a higher grade, you may be promoted before your trial period is completed. However, you are still a probationary employee until a year's service has been completed.

You Receive an Efficiency Rating.—Once a year, as of March 31, a service or efficiency rating is prepared for every employee of the Bureau. The person who rates you is the supervisor most familiar with your work. The rating he gives you is reviewed by his supervisor and is passed along until it is finally reviewed by the Efficiency Rating Committee of the Bureau. It is important that you know the basis for the rating you receive. For this reason, we have included on page 20 a facsimile of Standard Form No. 51 (Report of Efficiency Rating). It would be a good idea for you to study this form and to become thoroughly familiar with the elements which go to make up your performance on the job. You are not rated on all the elements shown on the form. Ask your supervisor for a list of the elements rated for your particular job.

Since you may have worked for several supervisors during the year covered by the service rating, our rating procedure provides for an interim evaluation of your work by each of the supervisors you have had for periods of thirty days or more. Your final annual rating prepared by the supervisor you have on March 31 takes into consideration all of your interim ratings during the preceding 12 months.

You are rated not only on the quality of your performance and your ability to complete the work assigned to you but also on your knowledge of your work, cooperativeness, initiative, resourcefulness, and good judgment. Your service rating history plays a very important role when you are being considered for promotion or salary increase. We consider service ratings important also as a means of informing employees

Standard Form No. 51, Rev.
Approved Dec. 1942
C. S. C. Dept. Cir. No. 458

Form approved
Budget Bureau No. 50–R012.
Approval expires Mar. 30, 1945.

REPORT OF EFFICIENCY RATING

ADMINISTRATIVE–UNOFFICIAL ( )
OFFICIAL:
REGULAR ( ) SPECIAL ( )
PROBATIONAL or TRIAL PERIOD ( )

As of ..... based on performance during period from ..... to .....

..... (Name of employee) ..... (Title of position, service, and grade)

..... (Organization—Indicate bureau, division, section, unit, field station)

ON LINES BELOW MARK EMPLOYEE
V if adequate
– if weak
+ if outstanding

1. Study the instructions in the Rating Official's Guide, C. S. C. Form No. 3823A.
2. Underline the elements which are especially important in the position.
3. Rate only on elements pertinent to the position.
   a. Do not rate on elements in *italics* except for employees in administrative, supervisory, or planning positions.
   b. Rate administrative, supervisory, and planning functions on elements in *italics*.

CHECK ONE:
Administrative, supervisory, or planning ..... ☐
All others ..... ☐

..... (1) Maintenance of equipment, tools, instruments.
..... (2) Mechanical skill.
..... (3) Skill in the application of techniques and procedures.
..... (4) Presentability of work (appropriateness of arrangement and appearance of work).
..... (5) Attention to broad phases of assignments.
..... (6) Attention to pertinent detail.
..... (7) Accuracy of operations.
..... (8) Accuracy of final results.
..... (9) Accuracy of judgments or decisions.
..... (10) Effectiveness in presenting ideas or facts.
..... (11) Industry.
..... (12) Rate of progress on or completion of assignments.
..... (13) Amount of acceptable work produced. (Is mark based on production records? .....) (Yes or no)
..... (14) Ability to organize his work.
..... (15) Effectiveness in meeting and dealing with others.
..... (16) Cooperativeness.
..... (17) Initiative.
..... (18) Resourcefulness.
..... (19) Dependability.
..... (20) Physical fitness for the work.

..... (21) *Effectiveness in planning broad programs.*
..... (22) *Effectiveness in adapting the work program to broader or related programs.*
..... (23) *Effectiveness in devising procedures.*
..... (24) *Effectiveness in laying out work and establishing standards of performance for subordinates.*
..... (25) *Effectiveness in directing, reviewing, and checking the work of subordinates.*
..... (26) *Effectiveness in instructing, training, and developing subordinates in the work.*
..... (27) *Effectiveness in promoting high working morale.*
..... (28) *Effectiveness in determining space, personnel, and equipment needs.*
..... (29) *Effectiveness in setting and obtaining adherence to time limits and deadlines.*
..... (30) *Ability to make decisions.*
..... (31) *Effectiveness in delegating clearly defined authority to act.*

STATE ANY OTHER ELEMENTS CONSIDERED

..... (A) .....
..... (B) .....
..... (C) .....

STANDARD
Deviations must be explained on reverse side of this form

	Adjective rating
Plus marks on all underlined elements, and no minus marks	Excellent
Plus marks on at least half of the underlined elements, and no minus marks	Very good
Check marks or better on a majority of underlined elements, and any minus marks overcompensated by plus marks	Good
Check marks or better on a majority of underlined elements, and minus marks not overcompensated by plus marks	Fair
Minus marks on at least half of the underlined elements	Unsatisfactory

Adjective rating

Rating official ....

Reviewing official ....

Rated by ....
(Signature of rating official) (Title) (Date)

Reviewed by ....
(Signature of reviewing official) (Title) (Date)

Rating approved by efficiency rating committee ..... (Date) Report to employee ..... (Adjective rating)

about the quality of their work. All employees are entitled to know what is expected of them and how their performance is evaluated. You should discuss frankly with your supervisor any weak points brought out by your service rating and accept his advice on how to eliminate them and so increase your efficiency.

If you feel that your efficiency rating is not an accurate reflection of the quality of your work during the year, you should discuss it with your supervisor. If you are still dissatisfied, you may submit an appeal. An informal appeal must be made in writing to the Director within 60 days from the date of receipt of the "Notice of Efficiency Rating," requesting a committee be established to review the rating. Formal appeals are passed on by an Efficiency Rating Appeals Board of three members—an employee-elected representative, a member designated by the Bureau, and a chairman appointed by the Civil Service Commission.

You Get a Raise.—There are two ways in which you may advance in salary—namely, by periodic increases (or steps) within a grade or by promotion to a higher grade. The periodic promotion works like this: If you have had no salary increase of any kind for 18 months (30 months if your salary is $3,800 a year or over), you will get a one-step salary raise. This raise will be repeated regularly every 18 (30) months until you reach the top salary for your grade provided your efficiency was rated "excellent" or "very good." If your rating was not better than "good," your automatic one-step raises will continue only until you reach the middle of the grade. So if you are a Grade CAF–2 Junior Clerk who is rated "Very Good," you will get a raise from $1,440 to $1,500, to $1,560 and so on, until you reach $1,800.

In exceptional circumstances, for "especially meritorious service" you may be advanced one step within your grade in addition to the "automatic" increase, provided an appropriation is available. Statutory increases are effective on the first days of January, April, July, or October following the completion of the waiting period of 18 (30) months.

The other way you may get a raise in salary is by going to a higher grade. This may come through reclassification of your present position because of a change in your duties and responsibilities or it may come about through an assignment to another position classified at a higher grade.

You Transfer.—If you do the best work you can and still don't seem to be "hitting on all eight," a sincere effort will be made to place you at other work which you can do better. Sometimes an employee is not quite happy in the work to

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which he has been assigned and wants to transfer to work of another type or perhaps to another office in a different part of the country. If you believe that your abilities are not being used to the fullest advantage talk to a member of the Personnel Office about the possibilities of getting other work in which you are interested and qualified.

If you want to work in another city, see a member of the Personnel Office and file a request for a transfer. You may be lucky and find that the regional office has requested a person with just your qualifications for a job in the city where you want to work.

If you should desire to be transferred to some other Federal agency, you must satisfy the Civil Service Commission that you possess the necessary experience, qualifications, and training to perform the duties of the new position. You must have satisfactorily completed thirty days' service before you are eligible for such transfer. The War Service Regulations of the Civil Service Commission govern inter-agency transfers; you can learn more about them by inquiring at the Personnel Office. Of course, any contacting of other agencies with regard to a transfer should be done on your own time.

Your Service Is Ended.—If you plan to give up your position, you should notify your supervisor as far in advance as possible. Further, you should go to the Personnel Office to talk it over with a Personnel interviewer.

Occasionally a Federal employee is removed from his job "for cause." Some of the "causes" are: inefficiency; physical disability; moral unfitness; criminal, dishonest, or notoriously disgraceful conduct; fraud or deception; too much alcohol too often; or any other serious misconduct. Civil Service Commission rules require that an employee discharged by an agency "to promote the efficiency of the service" must receive full written notice of the reasons for his discharge and have an opportunity to reply to the superior making the charges. You may be sure that any charges which might be brought against you will be fully investigated before a decision is made.

You Are Reinstated.—If you are a war service appointee and you leave the Bureau for reasons other than misconduct or inefficiency, you may be reappointed with the prior approval of the Civil Service Commission to the same or a similar position without further examination. If you have a classified civil service status and leave the Bureau, you may be reinstated, subject to the prior approval of the Commission, to any position which is covered by War Service Regulations and for which you have the requisite qualifications.

You Retire.—When you receive your pay check you will find a 5 percent deduction has been taken out of it. That's for your retirement pension. You will get it all back, when you

retire, plus a contribution by the Government, the size of which depends on the length of your service. If you have been in Government service a long time but only recently came under the provisions of the Retirement Act, you are still qualified to receive an annuity based on your full service. However, this will not be the full annuity that could be obtained if you pay into the retirement fund an amount equal to the total contributions (plus interest) you would have made if you had been subject to the retirement plan all along.

You will have to retire at 70 if you have had 15 years of service; if not, as soon after 70 as you can complete 15 years. However, you may retire earlier. With 30 years of service you may retire at 55 on a reduced annuity or at 60 with a full annuity; or you may retire between ages 62 and 70 if you have worked 15 years.

The Director of the Bureau may retire you at 60 with 30 years service or from 62 to 70 with 15 years service, if he thinks you disqualified to perform satisfactorily and efficiently the duties of your position. You may appeal this judgment to the Civil Service Commission, whose decision is final.

If you should become disabled and unable to work after 5 years of service, you would be eligible for retirement, regardless of age. If your disability is the result of an injury sustained in the course of your employment you may choose between retirement benefits and benefits under the United States Employees' Compensation Act.

Upon separation from service, after working less than 5 years for the Government, you may receive a refund of all your contributions with interest at 4 percent (computed according to special rules), minus (if you are leaving voluntarily) a "tontine" or bookkeeping charge of $1.00 a month for each month you have been employed.

If you leave after five or more years, however, only the amount contributed prior to January 24, 1942, can be refunded. The balance will accumulate in your Retirement Fund account, with interest at 3 percent, and will go toward an annuity for you at age 55 or 62.

If you leave the Government service and come back later in a position subject to the Retirement Act, you may redeposit the amount refunded to you when you were separated from the service, plus interest, and again be entitled to the full benefits of the act.

If you should die before you get around to retiring, any money due you in the retirement fund will be paid your designated beneficiary. If you haven't named one, the money will go to your estate. The Personnel Office has a form for

you to fill out if you want to put your beneficiary's name in writing, provided you haven't already done so.

You Get A Pension.—When you retire, you will receive a fixed monthly income for life. The actual amount you receive will depend on your age, your length of service, the amount accumulated in your individual account, and the amount of the Government's contribution. This last is determined primarily by your length of service. You may increase your annuity by making voluntary deposits, in multiples of $25, up to 10 percent of your total salary. These deposits will draw interest at 3 percent, but the Government makes no extra payment because of your voluntary deposits.

You have a choice of several plans in calculating (or receiving) retirement annuities:

Under the nonforfeiture option, your beneficiary or estate will normally receive a cash refund if you should die in the early years following your retirement.

Under the forfeiture option, you will receive a somewhat larger annuity, but no payment will be made to your beneficiary or your estate upon your death.

Under a joint-and-survivor annuity, the individual accepts a reduced annuity during his lifetime in order to provide, upon his death, a lifetime annuity to his beneficiary.

Generally, in transfers from one Federal agency to another, your rights to benefits under the Retirement Act continue.

Because the Civil Service Retirement Act provisions are rather complicated, it is not possible to present a simple and clear statement of the manner in which retirement annuities are figured. However, the amounts provided under the system are quite generous, as you will see from the explanation which follows.

These three statements will give you a good idea of the amounts payable to Federal employees when they retire (under the present law):

1. If your highest average salary with the Government over any period of five consecutive years was in the neighborhood of $1,200, and you have at least 30 years of service, you will receive benefits somewhat greater than $75 a month; if your salary was around $1,400, your benefit would be about $90 a month.

2. If your highest average salary with the Government over any period of 5 consecutive years was between $1,600 and $2,800, and if you have at least 30 years of service, your retirement annuity will be about $100 a month.

3. If your highest average salary over any period of 5 consecutive years was over $2,800 and you have at least 35 years of service, you will get a retirement benefit of about one-half of such salary.

You may not come under any of the three rules given above because you have less than 30 or 35 years of service when you retire. If this should be the case, the amount of your retirement annuity will be proportionately less. If your service exceeds the 30 or 35 years indicated in the rules given above, your retirement annuity may be substantially more than the amounts stated in the illustrations. This will be particularly true if you paid 5% of your salary into the retirement fund during the entire period of your service.

WHILE ON THE JOB

You Work 48 Hours a Week.—At present your regular work week is 48 hours. Under the War Overtime Pay Act of 1943 you get overtime pay for 8 of these hours. If you are a full-time employee this amounts to 21.6% of your base pay, as shown in the classification salary schedule on page 17, except that if the 21.6% figures out to be less than $300 you get $300; if it figures out more than $628.32, you get only $628.32.

The entire Bureau of Old-Age and Survivors Insurance is on a 48-hour week—8 hours each day from Monday through Saturday. For most of us, the schedule is from 8:30 a. m. to 5:00 p. m. with a half-hour for lunch. If you work in the Accounting Operations Division, your hours will be different because that division is operated on a two-shift basis. The day shift works from 7:30 a. m. to 4:00 p. m. with a half-hour for lunch. This schedule is followed from Monday through Saturday. The night shift, however, comes to work at 3:50 p. m. and continues until 12:35 a. m. from Monday through Friday but quits at 8:05 p. m. on Saturday.

You Are on Time.—We hope you are and then this paragraph of your handbook won't apply to you. But if you arrive at work late without having a reasonable excuse, you are not fulfilling your responsibilities as an employee. Your supervisor should be able to depend upon you in planning his and your work from the time the office opens. Your failure to be at your desk upsets his schedule and will cause him to consider you undependable. If you become a chronic offender, your supervisor may charge you annual leave or even leave without pay as a disciplinary measure.

You May Have to Work Overtime.—Every effort is made to accomplish all work during the regular working hours, but it is sometimes necessary for you to work overtime. If you do, you will be entitled to "compensatory" time off as soon as working conditions permit. Your supervisor decides at what time you

get your compensatory time off. Under unusual circumstances, if prior approval is obtained from the Bureau Director, employees may receive additional pay for overtime work.

You Receive a Salary Check.—Pay day for the Bureau comes on the 7th and 22d of each month except when these days fall on a Sunday or holiday. In such cases, payment is made on the next working day. These pay checks cover work from the 16th to the last day of the month and from the 1st to the 15th, respectively. Usually your check is brought to you at your desk. Don't be too surprised if your first salary is a little late in reaching you—it takes time to get your name on the pay roll. If you are absent on pay day you may get your salary check when you come back to work or have it sent to you if you are on extended leave. Before you go away, give your address to your supervisor who will request the Pay Roll Section to mail your check.

You receive 24 salary checks a year. If you divide your annual salary by 24, you will find that your semimonthly check does not equal $\frac{1}{24}$. Still your arithmetic is all right. The missing money means that your retirement deductions, your war bond purchases, and your income and Victory taxes have all been taken care of.

Upon your request, the Pay Roll Section will send your salary checks to any bank of your choosing for deposit to your account, or to any person whom you may designate, provided you have given the bank or person a power of attorney. The Pay Roll Section will supply power-of-attorney forms and will also give assistance in filling them out.

You get only one check. Since your salary is fixed by law, you cannot receive any additional salary for other Government service or duties at the same time. This means that if you transfer from another Government agency you cannot continue to receive checks for your unused annual leave during the same period for which you are being paid salary by this Bureau. In addition, you cannot receive any salary or remuneration for your services as an employee of this Bureau from any sources other than the United States Government.

You Meet the Public.—Now that you have received your first Government salary check you are finally convinced that you are an employee of the United States Government.

You are a representative of the Bureau of Old-Age and Survivors Insurance in all of your contacts with the public and you don't need to be reminded that courteous and efficient treatment of the public is expected of you at all times. The impression you make on others is inevitably reflected in their impressions of the Governmental service as a whole and of the Bureau of Old-Age and Survivors Insurance in particular.

Even if your duties do not involve meeting the public, you will find that your friends, relatives, and neighbors look upon you as an authority on Social Security. They will ask you questions and seek your advice. Of course, since the work of the Bureau covers so large a range of activity, there will be many questions that you cannot answer. You will be wise to say so rather than guess and perhaps give out faulty information.

You Have Another Job.—You are not permitted to be on two Federal pay rolls if the combined annual salaries from the two positions will exceed $2,000.

There is nothing wrong with your having another job outside of the Government. Of course, this job should not be allowed to interfere with your working hours or your efficient performance in the Bureau. You are cautioned against engaging in other employment which uses confidential information secured from our files or in which you make use of contacts growing out of your official position in the Bureau.

You Need a Building or Property Pass.—If you have to work after the building is closed, your supervisor should secure a building pass for you so that you can enter and leave the building during nonworking hours. You may be asked to sign your name for record purposes when you leave the building. If you have to take Government property out of the building, you should obtain a property pass from the Supply and Service Section.

You Lose (or Find) Things.—Try not to lose your pay check. You will be wise to endorse it only when you are about to cash or deposit it. If you do lose it, and someone picks it up, he will turn it in to the proper authority (if he knows the rules and regulations). In the Candler Building, that is the Guard Office on the 7th floor. In the Equitable Building, it is the Supply and Service Section, Room 914.

You Have An Accident on the Job.—No matter how slight the cut or bruise, have the nurse in the Emergency Room see it. If your injury prevents you from going to the Emergency Room, have someone call the nurse—every supervisor has her extension number. The nurse will give you first aid and know where to send you for further medical care if you need it. If you are injured while performing your duties as an employee of the Bureau, you are entitled to all necessary medical, surgical, and hospital treatment and also to certain money benefits while on leave without pay. But none of these benefits apply if your injury was caused by willful misconduct, intoxication,

or intent to bring about injury, or if the injury occurred when you were not on official duty.

At any rate, you must report any accident or injury, on the job, no matter how slight, to your supervisor, within 48 hours, on Form CA–1 "Employee's Notice of Injury." The Emergency Room has the forms available and one of the nurses will assist in filling them out.

You should also consult the nurse if you have a headache or a sore throat or if you feel ill and want to go home during the work day.

The nurse will be glad to give you information regarding medical and dental facilities available in the city. If you believe you may be in need of medical care you are invited to discuss it with the nurse. She may be able to advise you or to secure assistance which will avoid more serious trouble later.

You Have a Grievance.—You should feel perfectly free to consult your supervisor at any time concerning any question affecting your duties, working conditions, employment status, and like matters involved in the daily performance of your work. If you do not get prompt and satisfactory adjustment of a grievance from your immediate supervisor, you may, without any prejudice, take the matter up with the supervisor next in line. If necessary you may go through supervisory channels up to the Bureau Director. You may present your case personally or through a representative of your own choosing. However, in fairness to your supervisor, be sure that you have given him adequate opportunity to adjust your grievance before taking it up with higher authorities. The Personnel Office can give you further information on the procedure for the presentation of appeals.

You Have an Idea.—As soon as you are at your assigned work, an idea may come to you for improving or speeding up the work. We have received many valuable suggestions from employees and have saved thousands of dollars in materials and time by adopting them. You may be sure that we are open-minded to new ideas which can reduce our operating expenses and increase the efficiency of the job we are doing for the American people.

However, don't be too hasty—wait until you have learned your job thoroughly before you make a major suggestion. Find out first why things are being done the way they are now. Be sure your suggestion is constructive and not just different. Discuss it with your supervisor, who will help you work your idea into a practical suggestion.

You Go Traveling.—If you are assigned duties which involve travel at the expense of the Government, such travel must have prior approval. Your supervisor will help you to secure the proper approval.

YOU STAY AWAY FROM WORK

You Are Ill.—Sick leave is earned by all employees at the rate of 1¼ days per month and may accumulate, if not used, up to a maximum of 90 days. You may take sick leave if you cannot come to work because of sickness, injury, pregnancy, or confinement; if you have been exposed to a contagious disease and might injure the health of others in the office; if a member of your immediate family is ill with a contagious disease and needs you to take care of him; or for medical, optical or dental examination or treatment.

Take sick leave only when you really need it. Don't abuse a useful privilege. However, it is important to remember that sick leave is not intended only for periods when you are completely unable to work; it should be used to prevent a minor illness from becoming more serious and to prevent the spread of an infection or disease to your fellow workers.

If you are absent on account of illness, struggle to the telephone and call the office or get someone else to do it for you sometime during the first hour on the very first day that you are away. After you return to work, fill out a leave slip right away. If you have been ill more than three days, get your physician to fill in the blanks on the back of the card. Because of the serious shortage of civilian doctors during the war your own statement that you were unable to procure a physician may be accepted by your supervisor. Sick leave for medical, dental, or optical examination or treatment must be requested in advance and must always be supported by a medical certificate after you return to work.

You are not charged for Sundays, holidays or other non-working days which come within the period of sick leave. If you should be so unfortunate as to require more than 15 days of sick leave in your first year of service, you may have to use some of your annual leave to make up the difference. If your annual leave is also exhausted, your absence will be charged to leave without pay. The shortest period for which sick leave may be charged is one hour.

You Take Annual Leave.—A vacation in the Federal service is usually called "annual leave." If you are a permanent or a war service employee, you are entitled to 26 days off each year. The leave to which you are entitled accumulates to your credit at the rate of 2 days per month, plus an additional one-half day at the end of each calendar quarter (March, June, September, and December) of continuous service. If you have been employed less than one year, you have two days of annual leave coming to you at the end of your first month in service; at the end of two months (if you have not taken any annual

leave) you will have four days accumulated. When you have completed your third month of service, you will have earned another 2½ days of annual leave making a total of 6½ days for the entire quarter year.

During the war, vacations are limited in length and may be denied entirely at certain times during the year, if they involve travel. This is done because the Office of Defense Transportation has asked all Government agencies to discourage travel during holiday seasons. Generally, however, depending on the needs of the office in which you work, you might take your 26 days all at one time (provided you have more than one year of service to your credit), a week at a time, or a few hours at a time. If you let a year go by without taking all of your annual leave, the balance due you will accumulate to your credit during the following years. When you have accumulated 60 days' annual leave, you may continue to add more at the rate of 15 days each year but you may not carry over more than 90 days from one year to the next.

The minimum charge for annual leave is one hour, and leave in excess of that amount is charged in multiples of one hour. Annual leave can accumulate to your credit only in multiples of four hours so that if your service begins or ends in the middle of a month an adjustment may have to be made in your leave record accordingly.

"Temporary" employees appointed for less than six months earn annual leave at the rate of 2½ days for each completed month of service.

To take annual leave you must obtain your supervisor's approval as far in advance as possible and fill out a leave slip (Form AP–6). Don't feel hurt if your supervisor tries to get you to change your plans for a vacation or to shorten your vacation. If he does, he is considering the effect of your absence upon the work of the office at the particular time that you wish to be away.

You Get a Holiday.—Officially there is no work done in the Bureau on Sundays. Regular holidays observed in normal times by all Federal offices are as follows: New Year's Day, Washington's Birthday, Memorial Day, Independence Day, Labor Day, Armistice Day, Thanksgiving Day, and Christmas. However, wartime conditions have made it necessary for you to work on all these holidays except Christmas. This wartime rule was established by Executive Order and applies to all Federal employees.

You Go on Leave Without Pay.—It may happen that for some special reason you simply must have a long period of absence. If you show a good reason for your request you

may be granted leave without pay. You should apply to your supervisor who will pass your request on for approval.

As a disciplinary measure, an employee may be suspended on leave without pay for a specific period of time. The Civil Service Commission may request suspension of an employee who has furnished false information in his application for employment. Leave does not accrue during a period of suspension.

You Are A. W. O. L.—If you are unable to report for work at the regular hour, you should notify your supervisor as soon as you can. It would be a good idea for you to learn or to jot down his extension number so that you can be connected with him quickly when you telephone. If you stay away without permission and without telling your office about the emergency you handicap your supervisor in his plans for getting the work of the office done and you lower the efficiency of the organization. If you are neglectful in this matter, your time off will be charged to leave without pay and you may be subject to other disciplinary acton if you are a chronic offender.

You Are Summoned to Court.—If you have been subpoenaed to attend court as a witness for the United States Government, you will be granted special leave with pay. But if you're a witness for someone else, it will have to be charged as annual leave. If you're called to jury duty, you won't be paid the usual fee, but you won't be charged any leave, either. In any case, submit a certificate from the Court Clerk covering the time you spent either as a witness or as a juror.

You Join the Armed Forces.—Whether you are called or you volunteer, on your release from military duty you are entitled to get back either your old job or one like it, with the same seniority, status, and pay, provided:

1. Your position was not temporary.
2. You get a certificate of satisfactory service from the military authorities.
3. You apply to the Bureau of Old-Age and Survivors Insurance for the job within 40 days of your military discharge.
4. You are still qualified to perform the duties of the job.

When you go into active military duty, you may choose either to be paid for your accumulated annual leave or to have it recredited to you when you return to work. As soon as you know that you are to go, tell your supervisor *and* go to the Personnel Office to report when you are leaving and to tell what you want done about your annual leave. Until you

have to report, keep your supervisor informed of your Selective Service Status and speak up at once if there is any change in it. This will give him time to request a replacement or to train someone else in your duties well in advance of your leaving. You will be granted official leave for the day you report for induction, whether or not you are accepted for service.

THINGS YOU WON'T DO

No Disclosure of Information.—One of the most important regulations of the Social Security Board is Regulation No. 1, covering the confidential nature of our records. All information furnished the Social Security Board for record-keeping purposes can be used only for the administration of the social security program. No one except an authorized employee of the Social Security Board has access to the files, and, of course, no information from these files can be divulged except as specifically authorized by procedure. The Social Security Act provides severe penalties for any unauthorized disclosure of information in the possession of the Social Security Board. The pertinent regulations and excerpts from the Social Security Act are given below:

Section 1106 of the Social Security Act, as amended:

"No disclosure of any return or portion of a return (including information returns and other written statements) filed with the Commissioner of Internal Revenue, or of any file, record, report, or other paper, or any information, obtained at any time by the Board or by any officer or employee of the Board in the course of discharging the duties of the Board, and no disclosure of any such file, record, report, or any other paper, or information, obtained at any time by any person from the Board or from any officer or employee of the Board, shall be made except as the Board may by regulations prescribe. Any person who shall violate any provision of this section shall be deemed guilty of a misdemeanor and, upon conviction thereof, shall be punished by a fine not exceeding $1,000, or by imprisonment not exceeding one year, or both."

Regulation No. 1:

"Section 401.2. *Authority for refusal to disclose.*—Any request or demand for any such file, record, report, or other paper, or information, disclosure of which is forbidden by this regulation, shall be declined upon authority of the above quoted provisions of the Act, as amended, and this regulation prescribed thereunder. If any member, officer, or employee of the Board or of the Federal Security Agency is sought to be required, by subpoena or other compulsory process, to produce such file, report, or other paper, or give such information, he

shall respectfully decline to present such file, record, report, or other paper, or divulge such information, basing his refusal upon the above quoted provisions of law and this regulation prescribed thereunder."

No Politics.—As a Federal employee you retain your right to vote as you please and to express privately your opinions in all political matters. But you are forbidden by civil service rules to take an active part in political campaigns. This applies to temporary employees and employees on leave of absence (with or without pay).

If you would like more details on the question of politics you may obtain them from a Civil Service Commission circular (Form 1982) which is available in the Personnel Office.

Some of the forms of forbidden political activity are:

1. Discussing politics while on duty or in public places;
2. Making use of your position to assist a political party;
3. Taking part in any political club, committee, convention, rally, or solicitation of funds;
4. Soliciting votes or rendering other services in connection with an election;
5. Writing articles for publication in favor of any political party, candidate, faction, or measure;
6. Betting on an election;
7. Organizing, leading, or marching in a political parade.

The Civil Service Act and the Hatch Act of 1939 protect employees of the Federal Government from political coercion and discrimination. In return, they are expected to refrain from using political influence for their own advancement. You won't—if you want to be sure to keep within the rules—ever try to get a raise or a promotion by using outside pressure. The Civil Service Commission wants you to remember that your supervisor and the Personnel Officer are the ones to see about raises. Attempting to influence them by applying political pressure may result in termination of your service. Says the Commission's Rule XI, Section 3:

"No recommendation for promotion except in the regular form of periodical service-rating reports or unless it be made by the person or persons under whose supervision such employee has served shall be considered by any officer concerned in making promotions. Recommendations in any other form or by any other person, if made with the knowledge and consent of the employee, shall be sufficient cause for debarring him from the promotion proposed, and a repetition of the offense shall be sufficient cause for removing him from the service."

No Gifts or Contributions.—Except in the case of worthy

charities approved by the Director, steer clear of making or seeking contributions or gifts among your fellow employees. And there's a law about supervisors. Here's the legal language: "No employee shall solicit contributions nor make any donation for a present to an official supervisor; nor shall any such superior accept any present from any employee or employees receiving a smaller salary than himself." You are also cautioned against borrowing money from or lending money to your supervisor. This applies as well to the cosigning of a note for your supervisor or having him cosign yours.

No Gambling.—This means that check pools, accepting or placing bets, punchboards, and their like are OUT.

No Salesmanship on the Job.—During working hours you are engaged on official business and all of your time should be devoted to such business. If you spend any of it selling Christmas cards, candy, homemade cake, or anything at all to your fellow employees, you are taking just that much time away from official business and it's not right. Nor is it right for a professional salesman to make a canvass of the building in order to sell you these things or anything else. If a salesman should appear, call it to the attention of your supervisor immediately so that he can get rid of the fellow.

No Phone Calls or Letters.—War conditions have required the cutting down on the number of telephone extensions used in offices throughout the Bureau and our switchboard operators can barely handle the volume of business calls. For this reason, you should do everything you can to prevent your friends or family from telephoning you at the office except in cases of an emergency nature. It is hardly necessary to add that any personal calls you have to make should be made through the pay telephones available in or near your office.

The volume of mail received by the Bureau of Old-Age and Survivors Insurance is tremendous as you can well understand when you consider that we have 11 regional offices and over four hundred field offices in constant correspondence with the central office. Added to this is the correspondence from a great many of the millions of employers and employees whose accounts we keep. You can help improve our service to the public and to our field branch by seeing to it that no personal mail is sent to you at the office. If you are in the habit of mailing Christmas cards to your fellow employees, you should secure their home addresses from your supervisor's secretary and send the cards to your friends' homes.

No "Temperament."—You can do a great deal to maintain harmony among the people in your office by being considerate of your fellow employee's feelings and by being polite but businesslike in your dealings with other units or offices in the organization. If you work in the Accounting Operations

Division, you should consider the interests of the employee on the opposite shift who uses the same work place, and leave it as neat and clean as you would like to find it when you come to work.

Petty grievances, injured feelings and personal dislikes must not be allowed to interfere with the efficient completion of the office work. Your avoidance of these weaknesses will make your job more pleasant and enjoyable and will also improve your efficiency on the job.

No Bad Debts.—Although the credit affairs of employees are fundamentally their own concern, the Bureau expects all of its employees to meet their financial obligations and to conduct their financial affairs in an ethical manner. Federal employees are paid from a general tax fund of the United States to which virtually every citizen contributes in one way or another. For this reason, businessmen have come to feel that the Government and its agencies have a distinct obligation to insist that their employees pay their just debts. Business firms write to us about the delinquency of our employees in settling their accounts; irresponsibility on the part of a few employees may bring discredit upon the whole Bureau. Such correspondence concerning debt matters is ordinarily not made a part of the employee's personnel file unless the employee refuses to cooperate in making arrangements for the settlement of a judgment or acknowledged debt, or having made such arrangements, fails to make reasonable efforts to carry them out.

No Carelessness.—It is well to remember that we are responsible for the insurance accounts of millions of workers as well as the potential benefits of their widows, children, and dependent aged parents. It would be a mistake to forget even for a moment that the routine papers you handle and the repetitious little jobs you do are extremely important to the workers whose accounts are involved and to their dependents. If you keep this in mind, we are sure you will be careful and accurate in all your work and live up to the trust that the millions of "our policyholders" have placed in us.

YOU JOIN OTHER EMPLOYEES IN—

Hospitalization.—The Associated Hospital Service of Baltimore, Inc. is a nonprofit organization to which many Bureau employees belong. It provides 21 days of hospital care annually to subscribers for a small monthly payment. A single person pays $0.75, a married couple $1.50, a family of husband, wife, and all children under 19 years pays $2.00. The family coverage also provides for maternity cases. This plan covers hospital bills but not doctor bills. Membership is open to all employees

without the requirement of a physical examination. You can secure an enrollment blank from the Personnel Office.

Employee Unions.—The employees of the Social Security Board have the right to join a union of their own choice. They may also choose and designate their representatives for the purposes of collective bargaining and of presenting personnel matters to the proper officials, free from interference, restraint or coercion on the part of any administrative or supervisory officer of the Bureau.

Unions of Government employees seek to improve working conditions, salary standards and opportunities for advancement. Their over-all programs include extension of the merit system and career service, liberalization of the retirement law, improvement of the efficiency rating system, and better personnel management. The union local at the central office has a grievance adjustment service available to employees who wish the union to represent them in specific grievances involving their welfare. In addition, educational and recreational programs and other services are provided for members. At the present time, activities furthering the war effort form a considerable part of the union's efforts. Union periodicals keep employees advised of new and pending legislation, union activities, meetings, and other pertinent information.

Employees' Activities Association.—Recreational activities are combined under the Employees' Activities Association and cover a wide range of interests. Most prominent are soft ball, touch football, table tennis, basketball, swimming and dancing. The Association would like you to make suggestions for the improvement or enlargement of its present list of activities. If you wish to join or have any suggestions, inquire through the Personnel Office.

Bowlers' Association.—The Social Security Bowlers' Association is the largest of our recreational activities, having been organized in the fall of 1936 when the Accounting Operations Division set up in business. Each new season more and more employees are becoming interested in this activity. You can become a member of this association whether you can bowl or not. Here, again, you can get information from the Personnel Office.

American Legion.—Social Security Board Post 142 was organized in October 1938, and received its charter in February 1939. The membership is open to all veterans of World War I and the present conflict. The Post has pursued an active social and welfare program since its inception. It is co-operating with the Department of Maryland in its various activities, which include, among other things, Red Cross, rehabilitation,

youth training, and Americanism. Inquire of any Legionnaire regarding membership or contact the Personnel Office.

The Women's Auxiliary group of the Legion is composed of mothers, wives, sisters, and daughters of World War Veterans. Their activities are rehabilitation, child welfare, education of orphans, and establishment of scholarships.

Regular Veterans' Association.—Social Security Board Post 400 Regular Veterans' Association was organized in December 1941. Membership is open to employees of the Social Security Board who voluntarily served at least one year in the Army, Navy, Marine Corps, or Coast Guard, and who received an honorable discharge.

Women of the Social Security Board are eligible for membership in the Ladies' Auxiliary if a grandfather, father, husband, brother, or son had at least one year's enlisted service in the armed forces. Meetings are held on the second and fourth Saturday of each month in fully equipped clubrooms at 226 North Gay Street, Baltimore, Maryland.

Credit Union.—We have a Federal Credit Union in the Bureau. This is a kind of "baby bank" where you may save money and earn substantial interest or borrow money without being gouged. Deposits are accepted in sums as low as $0.25 and loans are made at an interest of one percent per month on the unpaid balance. Shares are $5.00 each and the membership fee is $0.25. The Credit Union has representatives throughout the Candler Building who will be glad to answer any questions you may have. There is also a representative in the Equitable Building. See your supervisor's secretary or visit the Credit Union office in Room 208 of the Candler Building.

War Bond Allotments.—The Minute Man in your division has already asked you to pledge at least 10 percent of your salary check to buy war bonds regularly. It is a good idea to pledge as much above 10 percent as you can possibly afford.

In addition to the valuable contribution these bonds make to your country's war effort, they also serve as a kind of social security for yourself. Government employees are almost the largest group of workers not included in the regular Social Security program; although the Retirement Fund provides for their old age, no provision is made for loss of employment. Since many employees may have to be released after the war is over, you can see how useful a nest egg invested in war bonds would be.

The Red Cross Blood Bank.—This is an important contribution to the war effort and one of great value to our armed forces. You can have official leave of two hours when you volunteer for this service and transportation to the Blood Donor Center is provided. Ask your supervisor about this.

Employees' Beneficial Association.—You can buy group life insurance through the Employees' Beneficial Association. This insurance is available to all employees of the Federal Security Agency. The Association is a nonprofit employee organization which offers to every employee of the Agency a liberal amount of insurance protection at low interest on convenient monthly terms. If you want an application form or information see the receptionist in the Personnel Office or write to the Secretary-Treasurer, Employees' Beneficial Association, P. O. 324, Baltimore, Maryland.

YOU WILL WANT TO KNOW ABOUT—

The Employee Counselor.—The counseling service is intended to help you meet and solve personal problems as they may arise on your job or in your life outside the office. It is suggested that if there is any matter you would like to discuss with the Counselor, you drop in for a chat. Your interview will be private and the matters will be discussed on a friendly, informal basis and will be treated as strictly confidential.

If you have a problem relating to any aspect of your life in Baltimore, the Counselor will be glad to discuss it with you. Perhaps you would like to talk about your job or your relations with fellow employees. Maybe you want to know more about housing or eating facilities in Baltimore, about how to keep fit, about churches, or about recreation. Arrange to see the Counselor to discuss these or any other personal matters on which you need help. The Counselor tries to keep informed about community events as well as about organizations and services already established for employees.

The important work that its employees are doing in the war effort is recognized by the Bureau. We realize, moreover, that an employee, in order to do good work on his job must be a well-adjusted and happy human being. The Employee Counselor is ready to help in the achievement of this goal.

Housing Service.—If you are having trouble finding a suitable place to live or are dissatisfied with the place you now have, you should take advantage of the Housing Service conducted by the Personnel Office. This service maintains a registration of rooms and apartments available with information concerning the proximity of churches, schools, shopping districts, etc. You may indicate just what type of accommodations you would like and the price you wish to pay. If such accommodations are listed, the person who conducts the Housing Service will give you a card of introduction, complete instructions for reaching the place, and will telephone in advance

to see that you are received and that the place is ready for occupancy.

Mutual Aid Fund.—If you need some money to tide you over until your first pay check comes through, you may apply for a loan from the Mutual Aid Fund of the Employees' Activities Association. No interest will be charged for this loan, which must be repaid on the day after the pay day immediately following the date of the loan. The Mutual Aid Fund is maintained by appropriations from the treasury of the Employees' Activities Association. If you are badly in need of a short term loan because of an emergency, inquire about the Mutual Aid Fund at the Personnel Office.

The Library.—If you are interested in reading up on Social Security and related subjects remember the library. Service is intelligent, rapid, and courteous. The librarians make every effort to get the publications you want even if they have to borrow them from libraries of other Government agencies, from the Library of Congress or from the Enoch Pratt Library. You may take a book home overnight or keep it on your desk for several days. The following libraries are available to you:

1. The Main Bureau Library, Room 903, Equitable Building.
2. The Law Library, Room 453, Equitable Building.
3. The Supervisor's Library, Personnel Office, Candler Building.
4. The Reading Room, 8th Floor, Candler Building.

The Reading Room contains magazines and periodicals as well as a complete file of Accounting Operations Division procedure.

Personnel Files.—Even if you are a newly appointed employee, by the time you read these lines you will have filled out a number of forms and papers dealing with your job and your previous training and experience. It is to your advantage to keep your record up-to-date by notifying the Personnel Office whenever you acquire additional education that might help you to qualify for promotion or for some preferred type of work. You should also notify them immediately (through your supervisor) whenever you change your address, your telephone number, or your name, either by marriage or by court action.

The Bulletin Boards.—On each floor near the elevators, you will find announcements of interest to all employees. Don't forget to glance at them regularly. Something of interest to you may turn up. From time to time these boards contain official or semiofficial notice of matters of current interest. Sometimes they are used as the only means of communication to all employees for events and opportunities of different kinds. Before gasoline rationing, the bulletin boards were used by people who were looking for travel companions for automobile trips home; now those who are still driving to work place

notices seeking "Share-the-Car" partners. If you wish to place a notice of your own, you must get approval in the Equitable Building from the Office of the Assistant to the Director, and in the Candler Building from the Personnel Office. After the proof of your notice has been approved, you must prepare 25 copies if for the Candler Building, or 7 copies if for the Equitable Building. Don't post them yourself, but turn them in for posting.

"The OASIS News" and "The Bulletin."—Equitable Building and Area Office employees receive the "OASIS News" once a month. It is published by the Office of the Assistant to the Director and contains news of general interest as well as gossipy items about employees. The "Bulletin" is put out each Friday for employees of the Accounting Operations Division by the Office of Assistant to the Assistant Director in charge of that division. It is used as a medium for the publication of interesting statistics about the work of the Bureau, new regulations and policies, news and gossip about the men and women in the armed services, as well as announcements concerning employee activities.

V.

WORKING IN BALTIMORE

GETTING SOME PLACE IN BALTIMORE

Streetcars and Busses.—Most people these days are getting around with the help of the Baltimore Transit Company, which operates all the local streetcar and bus lines in the city. A single fare is 10 cents, but if you travel between the hours of 10 a. m and 4 p. m. (or any time Sunday) ask the operator for a "two-trip slip." This will entitle you to another ride on the same day during the same time limits for only 5 cents. Transfers are free.

For the newcomer, a map of the city showing all the bus and streetcar routes is almost indispensable. You can get one free from the Baltimore Transit Company in the Equitable Building. You can have one mailed to you if you call Plaza 5000. At this number, you can also get specific information about how to get to a particular address.

Taxicabs.—Traveling by taxicab is cheaper in Baltimore than in most large cities. You can ride 1⅔ miles in the city for 25 cents. Each additional ⅓ mile or fraction thereof adds 5 cents to your charge; 5 cents is also added for each two minutes of waiting time. If you telephone for a cab, that costs an extra 10 cents. Two pieces of luggage are carried free; extra pieces cost 10 cents each. Because of the great wartime increase in the city's population and the need for saving gasoline and tires, taxicab drivers have been ordered to pick up as many passengers as their cabs will hold during rush hours. This "share-the-cab" system is the only fair way of overcoming the inadequacy of the service and preventing one person from monopolizing a cab while others are unable to get transportation in the same direction.

Car Clubs.—If you drive in to work don't waste those empty seats in your car—join a car club. It's easy to find out who of your neighbors want lifts. You can see them on the corner waiting for the bus. A few of them are sure to be travelling in your direction—perhaps they work in the same building you do.

SEEING AND HEARING ACTIVITIES

How To Find Out.—Don't wait until you learn by chance of the interesting things to do in Baltimore. Do a little "re-

search" on your own. The entertainment section of your newspaper, particularly on Sundays, will give you the best current information on plays, movies, concerts, night clubs, and all the other agreeable ways of spending time and money. Any guide we might furnish you would be out of date by the time you read it. Only one hint: the minute you see the announcement of a play or recital you particularly want to attend, run, don't walk, to the box office or to the ticket bureau and make your reservation. Good shows sell out fast here and runs are generally limited.

Another excellent source of information is the Baltimore Telephone Directory. The first six pages in the yellow section (classified) describe points of interest and also contain a map of the city and two full pages listing all the churches in the city. In the classified section, you will find a complete list of all the theaters in the city under the headings "Motion Picture Theaters" and "Theaters." Try also the weekly magazine, "Go," which is available at the information desk of most hotels.

Art.—Many interesting and precious art treasures are housed in the Walters Art Gallery on Charles Street near Mount Vernon Place.

There are beautiful and rare paintings, exquisite pieces of sculpture, as well as relics of ancient civilization. The exhibits are arranged in an interesting fashion; there are comfortable seats when you tire of walking, and it is delightfully cool and quiet in the summertime.

For those of you who have visited only the conventional art museums, the Baltimore Museum of Art at Charles and Thirty-first Streets will be a rare treat. It is refreshingly "different." It has no permanent art collection on view year after year. Instead, it puts on "shows" during which it exhibits materials borrowed from other famous museums throughout the country. These materials are used to illustrate a historical period, a particular form of art, a sociological problem, or any other subject of current interest. Other activities of the museum are centered about the subject of the exhibit; for example, a play or a series of motion pictures may be shown on the same subject at the same time.

Admission to both museums is free; however, admission is charged to plays or movies put on by the Baltimore Art Museum.

Books.—The Enoch Pratt Free Library has 27 branches throughout the city. It is very easy to get a borrower's card, and there is no charge for the privilege of taking books home, provided that you return them on or before the due date. If you are in a hurry to read a current best seller, you can borrow it from the Pratt Library for a few pennies a day. When

enough such pennies accumulate to pay for that copy, it is placed with the books for free circulation. The Main Library at Cathedral and Mulberry Streets is a new, modern structure and worth visiting just to look at. It is one of the most attractive and efficiently operated libraries in the country. If the branch in your neighborhood doesn't have the book you want, it will procure it for you from another branch or from the main library.

Theater.—Most of the first-run movie theaters are within the downtown section bounded by Eutaw and Charles Streets and Baltimore and Centre Streets. If you like plays, musical comedies, or operettas, you can see them from time to time at Ford's Theater on Fayette Street. Baltimore is a favorite of producers who want to "try out" their shows before opening them on Broadway. For this reason, you may see many plays, with their Broadway casts, which later become hits in New York City. A professional "little theater" group carries on at the Vagabond Theater on Read Street near Charles; other similar groups were forced to give up their activities when their male talent exchanged costumes for uniforms.

Music.—Watch the entertainment page of your newspaper for announcements of musical events. Sometimes the Personnel Office organizes theater parties and is able to get tickets at reduced rates. When this happens, an announcement is placed on the bulletin boards. The Lyric Theater, uptown on Mount Royal Avenue, is the usual place for the major musical performances. It is an enormous place, and, in spite of its size, you can hear perfectly all over the theater. Another thing—there are no columns to obstruct your view no matter how high up your seat is.

You'll be surprised at how little you will have to pay to hear the Baltimore Symphony Orchestra at the Lyric. The world-famous Peabody Conservatory of Music at Charles Street and Mount Vernon Place has free recitals every week and gives many other concerts and recitals. If you like music under the stars, there are band concerts in the city parks during the summer.

DOING THINGS

Carlin's and Gwynn Oak.—During the summer, all of us have the urge now and then for some fun at the amusement park. Dancing, boating, roller coasters, and other thrilling rides are available at Gwynn Oak Park, along with the usual hot dogs, popcorn, ice cream, fortune tellers, etc. At Carlin's, there is roller skating, ice skating, swimming (in a modern pool) as well as roller coaster and other shows and rides.

Bicycles.—With pleasure driving cut down for the duration, more and more people are turning to bicycle riding on Sun-

days. Check the Classified Telephone Directory for a bicycle rent shop near your home, or you can get one in Clifton Park or in Druid Hill Park. A lack of gasoline has kept many cars from the parks, and almost every road is completely safe now even for the amateur.

Golf.—You can chase the little white ball around the greens and fairways of several public courses in Baltimore. They can be reached easily and quickly by streetcar or bus and the charges are nominal. The charge is usually 50 cents on Saturdays, Sundays, and holidays and the charge during the week runs from 25 to 50 cents, varying on particular days and at particular hours. You can get information if you call Lafayette 4288 (Park Board).

Bowling.—On page 36 you will find information about our Bowlers' Association. Even if you play with the association, you will want to bowl at other times to improve your score and for recreation, too. There are 62 bowling alleys listed in the classified section so you won't have to travel far from your home or from the office to indulge in this popular sport.

Horseback Riding.—Maryland is renowned for its interest in horses and its breeding of fine stock. Baltimore's love of horses and riding is shown by the fact that there are 33 riding academies in the city and its vicinity. Miles of picturesque riding trails are to be found in the parks and in the suburbs of the city. It is a grand as well as a healthful sport. All the academies have instructors; so if you are a beginner, they can take care of you.

Picnicking.—Just because you and your friends won't be able to get enough gasoline this summer to drive far into the country for a picnic, don't give up the idea entirely. The city parks have many picnic groves with ovens and tables. You won't have to use much of your "A" ration to get to these places or you can reach them easily by streetcar or bus.

Swimming.—During the last few summers, not all of the Department of Public Recreation swimming pools could be kept open because of a shortage of qualified lifeguards. When the weather gets really hot and you get the urge for a dip, you can find out which pools are open by calling Mulberry 5826. Admission costs very little and the pools are well kept; the water is chlorinated and changed frequently.

There are four privately owned outdoor swimming pools in the city—Five Oaks, Meadowbrook, and Lakewood and Carlin's Amusement Park which has a large pool as one of its attractions. Then there are also the YMHA, the YWHA and the YMCA and YWCA pools, which are open throughout the year.

Other "Leisure Time Opportunities."—Lack of space keeps us from listing more information about the many other

activities available to you. At least you should have enough for a starter and you should know how to find out about others. You were given a booklet entitled "Leisure Time Opportunities," which contains a complete directory of places where you can carry on any of a wide variety of activities, including sports, handicraft, dramatics, singing, etc. This booklet should be very useful to you in planning your leisure activities.

The Department of Public Recreation has its offices at 1129 North Calvert Street. The Department is supported entirely by city funds; the activities offered in the centers under its supervision are open to the public without charge. Its functions include the establishment, supervision, and maintenance of playgrounds, swimming pools, athletic fields, recreation centers, and other recreational facilities and activities. As can be seen from some of the programs in the booklet described above, there is a world of variety. There are sports of special interest, such as archery and fencing, commonly played games such as basketball and table tennis, participation in symphony orchestra playing, and singing in community groups. If you like working with your hands, you can join a class in one of several useful crafts, including rugmaking, woodworking, pottery making and weaving. If you desire more specific information about these things than you have been told in the booklet "Leisure Time Opportunities," call the Department of Public Recreation at Mulberry 5826.

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